

Helpful information about billing, insurance and financial assistance

Thank you for choosing Northwestern Medicine for your health care. We know that hospital bills, insurance claims and the payment process can be hard to understand. This brochure will help.

About your bill

You will get a bill from the hospital. The bill will list the hospital services we gave you and what they cost. Physicians who helped care for you in the hospital may send you a separate bill for their services.

If you have medical insurance, your policy will affect the cost of your care. Your insurance plan may not cover the full cost of your care. You are responsible for the part of your bill that your insurance company does not pay.

We will send you a bill with the most current balance due from your insurance company, if you have one, or from you. We will also send you a bill after your insurance company has paid so you can see the balance due from you.

How we work with your insurance company

Please make sure that we have all of your medical insurance information and authorization forms. We will ask you to sign a form that will:

- Allow us to send information about you to your insurance company
- Tell your insurance company to pay Northwestern Memorial HealthCare for your care

With your consent, we will bill your insurance provider. This could be a private company, Medicare or Medicaid.

- If you have more than 1 plan, we will bill all of your insurance providers.
- We will bill them for the full amount of your charges.
- Your insurance provider may get a discount on hospital services. This depends on any contract they have with Northwestern Memorial HealthCare. If they get a discount, it will lower the amount that they, and you, owe for your care.
- If there is a balance due after your insurance company pays their part of your bill, we will ask you to pay it.

Helpful information about billing, insurance and financial assistance (continued)

Your responsibilities with your insurance company

To reduce delays in payment and lower your out-of-pocket costs, you should understand:

- Your hospital bill
- How to work with your insurance company
- What your medical insurance will cover
- The rules of your plan

If you have questions about your policy, you can:

- Review the handbook your insurance company gave you
- Call the customer service number on your insurance card

We try to give insurance companies all information they need to pay for hospital services. In some cases, they may need a response from you before they will pay.

- This is common if you have more than 1 insurance plan.
- Be sure to complete and return the "Coordination of Benefits" form if your insurance company asks for this.

If we cannot resolve an unpaid bill with your insurance company in a reasonable amount of time, the balance due may become your responsibility.

Access your account information

You can view your account and financial assistance information anytime through your MyNM account. Log in at nm.org/mynm or use the MyNM® app. Through MyNM, you can:

- Update your personal information
- Make a payment
- Get more information about your bill

You also can access your account information by using our 24-hour automated telephone system. Just call **312.926.6900**, or **800.423.0523 and choose option 5**.

If you would like to talk to someone about your account, call our Billing Department Monday through Friday, 8 am to 5 pm, at **855.694.2866 (TTY: 711)**.

If you need help paying your bill

At Northwestern Medicine, we offer the same high-quality care to all patients, regardless of their ability to pay. Our financial counselors can:

- Answer your questions about hospital charges, medical insurance benefits and payment options
- Help you find out if you qualify for one of our financial assistance programs
- Help you set up a payment plan
- Help you complete paperwork

If you want to speak with a financial counselor in a language other than English, we can provide an interpreter at no cost.

To talk to a financial counselor:

- Please tell a registration representative or your nurse
- Call **800.423.0523 and choose option 5**

Helpful information about billing, insurance and financial assistance (continued)

About financial assistance

If you do not have insurance, or if your insurance plan leaves you with a balance you cannot pay, you may qualify for one of the following financial assistance programs.*

Free Care Program. This program offers free care based on family size and income. You may qualify if your income is less than 2 1/2 times the federal poverty level and you meet other criteria.

Discounted Care Program. You may qualify for discounted care based on family size and income. You need to make less than 6 times the federal poverty level and meet other criteria.

Catastrophic Discount Program. This program limits total out-of-pocket costs. It is for patients who may not qualify for other financial assistance programs, but who face a high amount of medical debt that would be hard to pay off.

Uninsured-Noncovered Services Discount Program.

We may be able to offer you a discount on your hospital bill if you do not have insurance and do not qualify for free or discounted care. You might also qualify for this program if you have insurance, but your medically necessary services are not covered by your insurance plan.

Extended Payment Plan Program. If you cannot pay your balance all at once, we may be able to set up a payment plan so you can pay over time.

To apply for financial assistance, you will need to give us certain personal and financial information. We will use this to see if you qualify. Each program has different terms and conditions.

For more information:

- Visit mybill.nm.org
- Call **312.926.6900 (TTY: 711)**, or **800.423.0523 and choose option 5**

* Please refer to the Financial Assistance Policy, which can be found on nm.org. This guide is just for your information. It does not determine if you can get free or discounted care. We will consider residency, family size, income and other details to determine if you can access these programs.